

Information to identify the case:

Debtor 1:	Kristina L. Rubin	Social Security number or ITIN:	xxx-xx-9146
	First Name Middle Name Last Name	EIN:	__-__-____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 5/22/17
Case number:	17-20460-KCF	Date case converted to chapter:	7 8/1/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kristina L. Rubin	
2. All other names used in the last 8 years		
3. Address	337 Volley Ct Wall, NJ 07719-9484	
4. Debtor's attorney Name and address	Marc C Capone Gillman, Bruton & Capone, LLC 770 Amboy Avenue Edison, NJ 08837	Contact phone 732-528-1166
5. Bankruptcy trustee Name and address	John Michael McDonnell John Michael McDonnell, Ch. 7 Trustee 115 Maple Avenue Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

Debtor **Kristina L. Rubin**

Case number **17-20460-KCF**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 8/2/19
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7. Meeting of creditors	September 6, 2019 at 01:00 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 11/5/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.		
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Deadline to object to exemptions:		
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
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10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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Certificate of Notice Page 3 of 5

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Kristina L. Rubin
 Debtor

Case No. 17-20460-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Aug 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2019.

db Kristina L. Rubin, 337 Volley Ct, Wall, NJ 07719-9484
 516839682 ++ALLIED DIGESTIVE HEALTH LLC, MONMOUTH PARK CORPORATE CENTER I, 187 ROUTE 36 SUITE 230, WEST LONG BRANCH NJ 07764-1306
 (address filed with court: Allied Digestive Health, 60 State Route 36 Ste B, West Long Branch, NJ 07764-1464)
 516839681 Allied Digestive Health, PO Box 11578, Newark, NJ 07101-4578
 516839688 Chase Card- Slate Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
 517122102 Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
 516839689 Citibank/the Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040S, Louis, MO 63129
 516839693 Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
 516839694 Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
 516839699 North American Partners in Anesthesia, PO Box 49, Glen Head, NY 11545-0049
 516839700 Ocean Surgical Pavillion, PO Box 305250, Nashville, TN 37230-5250
 516839701 RMB, Inc., 409 Bearden Park Cir, Knoxville, TN 37919-7448
 517034511 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 516839704 Vital Recovery, PO Box 923748, Peachtree Corners, GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: 5325@notices.nextchapterbk.com Aug 02 2019 23:13:45 Marc C Capone,
 Gillman, Bruton & Capone, LLC, 770 Amboy Avenue, Edison, NJ 08837
 tr +EDI: BJMMCDONNELLIII.COM Aug 03 2019 02:38:00 John Michael McDonnell,
 John Michael McDonnell, Ch. 7 Trustee, 115 Maple Avenue, Red Bank, NJ 07701-1752
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 02 2019 23:16:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 02 2019 23:16:51 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517111349 EDI: BECKLEE.COM Aug 03 2019 02:38:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516839683 EDI: AMEREXPR.COM Aug 03 2019 02:38:00 Amex, Correspondence, PO Box 981540,
 El Paso, TX 79998-1540
 516839684 EDI: TSYS2.COM Aug 03 2019 02:38:00 Barclays Bank Delaware, 100 S West St,
 Wilmington, DE 19801-5015
 516839685 EDI: CAPITALONE.COM Aug 03 2019 02:38:00 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 516967655 EDI: BL-BECKET.COM Aug 03 2019 02:38:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516839686 EDI: CHASE.COM Aug 03 2019 02:38:00 Chase Card- AmazonPrime, Attn: Correspondence Dept,
 PO Box 15298, Wilmington, DE 19850-5298
 516839687 EDI: CHASE.COM Aug 03 2019 02:38:00 Chase Card- Disney, Attn: Correspondence Dept,
 PO Box 15298, Wilmington, DE 19850-5298
 516839690 EDI: WFFC.COM Aug 03 2019 02:38:00 Citicards Cbna,
 Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040
 516839691 EDI: WFNBN.COM Aug 03 2019 02:38:00 Comenity Bank/New York & Co, PO Box 182125,
 Columbus, OH 43218-2125
 516839692 EDI: WFNBN.COM Aug 03 2019 02:38:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 PO Box 182125, Columbus, OH 43218-2125
 516839695 E-mail/Text: bncnotices@becket-lee.com Aug 02 2019 23:16:00 Kohls/Capital One,
 Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
 517061794 EDI: RESURGENT.COM Aug 03 2019 02:38:00 LVNV Funding, LLC its successors and assigns as,
 assignee of QPL-LC Trust, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 517231005 EDI: RESURGENT.COM Aug 03 2019 02:38:00 LVNV Funding, LLC its successors and assigns as as,
 PO Box 10587, Greenville, SC 29603-0587
 516839696 E-mail/Text: bk@lendingclub.com Aug 02 2019 23:17:24 Lending Club Corp,
 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
 517100546 +EDI: MID8.COM Aug 03 2019 02:38:00 MIDLAND FUNDING LLC, PO BOX 2011,
 WARREN, MI 48090-2011
 516839697 E-mail/Text: ebn@rwjbh.org Aug 02 2019 23:17:18 Monmouth Medical Center, PO Box 903,
 Oceanport, NJ 07757-0903
 516839698 E-mail/Text: ebn@rwjbh.org Aug 02 2019 23:17:18 Monmouth Medical Center, PO Box 29962,
 New York, NY 10087-9962
 517108178 EDI: PRA.COM Aug 03 2019 02:38:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
 POB 41067, Norfolk VA 23541
 517110460 EDI: PRA.COM Aug 03 2019 02:38:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
 517108166 EDI: PRA.COM Aug 03 2019 02:38:00 Portfolio Recovery Associates, LLC, c/o DMB,
 POB 41067, Norfolk VA 23541
 517108175 EDI: PRA.COM Aug 03 2019 02:38:00 Portfolio Recovery Associates, LLC,
 c/o Rcs Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541
 517077921 EDI: Q3G.COM Aug 03 2019 02:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 43

Date Rcvd: Aug 02, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516839702	EDI: RMSC.COM Aug 03 2019 02:38:00	Synco Bank/American Eagle, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
516843561	+EDI: RMSC.COM Aug 03 2019 02:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516839703	EDI: TFSR.COM Aug 03 2019 02:38:00	Toyota Motor Credit Co, PO Box 8026, Cedar Rapids, IA 52408-8026
516955520	+EDI: AIS.COM Aug 03 2019 02:38:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 30

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2019 at the address(es) listed below:

NONE.

TOTAL: 0